

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

AMBER D HALLDIN

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-70357 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

February 23, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 05/08/2017 and confirmed on 9/21/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		51,816.99
Less Refunds to Debtor	190.70	
TOTAL AMOUNT OF PLAN FUND		51,626.29

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	1,810.00	
Trustee Fee	2,302.53	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,112.53

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC Acct: 5413	0.00	25,833.76	0.00	25,833.76
	LAKEVIEW LOAN SERVICING LLC Acct: 5413	741.75	741.75	0.00	741.75
	ALLY FINANCIAL(*) Acct: 0504	14,110.25	14,110.25	1,589.29	15,699.54
	PA STATE EMPLOYEES CU/PSECU Acct: 1019	3,261.06	3,261.06	700.65	3,961.71
					46,236.76

Priority					
	JOHN R LHOTA ESQ Acct:	0.00	0.00	0.00	0.00
	AMBER D HALLDIN Acct:	0.00	0.00	0.00	0.00
	AMBER D HALLDIN Acct:	137.58	137.58	0.00	0.00
	AMBER D HALLDIN Acct:	53.12	53.12	0.00	0.00
	JOHN R LHOTA ESQ Acct:	1,810.00	1,810.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9003	967.00	967.00	0.00	967.00
	INDIANA COUNTY PROTHONOTARY & CLI Acct: XXXXXXXXXXXXXXX2010	0.00	0.00	0.00	0.00
	INTERNAL REVENUE SERVICE* Acct: 9003	0.00	0.00	0.00	0.00
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX JAD	310.00	310.00	0.00	310.00
					1,277.00

Unsecured					
	INTERNAL REVENUE SERVICE* Acct: 9003	0.00	0.00	0.00	0.00
	AETNA CASUALTY & SURETY CO.	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
Acct:					
	CITIBANK/UNIVERSAL CARD SVCS***	0.00	0.00	0.00	0.00
Acct:					
	PORTFOLIO RECOVERY ASSOCIATES, LL	7,320.05	0.00	0.00	0.00
Acct: 0111					
	CAMBRIA THRIFT CONSUMER DISC CO	2,044.27	0.00	0.00	0.00
Acct: 4192					
	LVNV FUNDING LLC, ASSIGNEE	1,678.61	0.00	0.00	0.00
Acct: 4078					
	DISCOVER BANK(*)	2,511.19	0.00	0.00	0.00
Acct: 3441					
	PRA RECEIVABLES MANAGEMENT LLC - /	4,767.29	0.00	0.00	0.00
Acct: 4661					
	LVNV FUNDING LLC	1,129.97	0.00	0.00	0.00
Acct: 2115					
	INTERNAL REVENUE SERVICE*	147.21	0.00	0.00	0.00
Acct: 9003					
	QUANTUM3 GROUP LLC AGNT - CF MEDI	125.50	0.00	0.00	0.00
Acct: 3147					
	ATLAS ACQUISITIONS LLC	0.00	0.00	0.00	0.00
Acct:					
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
Acct:					
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
Acct:					

\*\*\* NONE \*\*\*

TOTAL PAID TO CREDITORS

47,513.76

TOTAL CLAIMED

PRIORITY	1,277.00
SECURED	18,113.06
UNSECURED	19,724.09

Date: 02/23/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

AMBER D HALLDIN

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-70357 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Amber D. Halldin  
Debtor

Case No. 17-70357-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-7

User: auto

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Date Rcvd: Feb 27, 2023

Form ID: pdf900

Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2023:**

Recip ID	Recipient Name and Address
jdb	+ Amber D. Halldin, PO Box 53, Lucernemines, PA 15754-0053
14419096	+ Aetna, 151 Farmington Avenue, Hartford, CT 06156-0002
14419100	+ Cambria Thrift, 21 West Market Street, Blairsville, PA 15717-1327
14419102	Discover Bank, c/o Weltman, Weinberg & Reis Co., 2500 Koppers Bldg., 436 7th Avenue, Pittsburgh, PA 15219-1842
14419107	+ Sterling Jewelers, Indiana Mall, 2334 Oakland Avenue Ste. 255, Indiana, PA 15701-3348

TOTAL: 5

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Feb 28 2023 00:08:23	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2023 00:08:40	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14419098	Email/PDF: Citi.BNC.Correspondence@citi.com	Feb 28 2023 00:08:22	AT&T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500
14642219	Email/Text: bnc@atlasacq.com	Feb 28 2023 00:09:00	Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601
14635597	Email/Text: ally@ebn.phinsolutions.com	Feb 28 2023 00:09:00	Ally Financial, PO Box 130424, Roseville MN 55113-0004
14419097	+ Email/Text: ally@ebn.phinsolutions.com	Feb 28 2023 00:09:00	Ally Financial, PO Box 9001951, Louisville, KY 40290-1951
14419099	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 28 2023 00:09:00	Barclay Card Mastercard, PO Box 8834, Wilmington, DE 19899-8834
14419101	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 28 2023 00:08:23	Capital One, ATTN: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285
15443572	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 28 2023 00:09:00	Community Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1839
14419102	Email/Text: pitbk@weltman.com	Feb 28 2023 00:09:00	Discover Bank, c/o Weltman, Weinberg & Reis Co., 2500 Koppers Bldg., 436 7th Avenue, Pittsburgh, PA 15219-1842
14520617	Email/Text: mrdiscen@discover.com	Feb 28 2023 00:09:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14419103	Email/Text: sbse.cio.bnc.mail@irs.gov	Feb 28 2023 00:09:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14707095	Email/PDF: resurgentbknofications@resurgent.com	Feb 28 2023 00:08:05	LVNV Funding LLC, c/o Resurgent Capital Services, P O Box 10675, Greenville, SC 29603-0675

District/off: 0315-7

User: auto

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14681847	Email/PDF: resurgentbknotifications@resurgent.com	Feb 28 2023 00:08:22	LVNV Funding, LLC its successors and assigns as, assignee of Capital One Bank (USA), N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15511207	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 28 2023 00:09:00	Lakeview Loan Servicing, LLC, C/O RightPath Servicing, PO Box 619096, Dallas, TX 75261-9096
14709545	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Feb 28 2023 00:09:00	Lakeview Loan Servicing, LLC, c/o Loancare, 3637 Sentara Way, Virginia Beach, VA 23452-4262
14637955	Email/PDF: cbp@onemainfinancial.com	Feb 28 2023 00:08:39	ONEMAIN, P.O. BOX 3251, EVANSVILLE, IN 47731-3251
14419104	Email/PDF: cbp@onemainfinancial.com	Feb 28 2023 00:08:20	One Main Financial, 475 Ben Franklin Road, Town Fair Plaza S#64, Indiana, PA 15701
14419105	+ Email/Text: BKEBN-Notifications@ocwen.com	Feb 28 2023 00:09:00	PHH Mortgage Corp., Mortgage Service Center, PO Box 5452, Mount Laurel, NJ 08054-5452
14667004	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2023 00:08:04	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14699231	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 28 2023 00:08:21	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14419106	+ Email/Text: bankruptcynotices@psecu.com	Feb 28 2023 00:09:00	PSECU, P. O. Box 67013, Harrisburg, PA 17106-7013
14650498	Email/Text: bnc-quantum@quantum3group.com	Feb 28 2023 00:09:00	Quantum3 Group LLC as agent for, CF Medical LLC, PO Box 788, Kirkland, WA 98083-0788

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Community Loan Servicing, LLC
cr		LAKEVIEW LOAN SERVICING, LLC
cr		PHH Mortgage Corporation
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 294 Union St., Hackensack, NJ 07601

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 23, 2023 at the address(es) listed

District/off: 0315-7

User: auto

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Date Rcvd: Feb 27, 2023

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**below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC bnicholas@kmlawgroup.com
Charles Griffin Wohlrab	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC cwohlab@raslg.com
Jerome B. Blank	on behalf of Creditor PHH Mortgage Corporation jblank@pincuslaw.com
John R. Lhota	on behalf of Joint Debtor Amber D. Halldin lrj@atlanticbbn.net tmb@atlanticbbn.net
Mario J. Hanyon	on behalf of Creditor PHH Mortgage Corporation wbecf@brockandscott.com mario.hanyon@brockandscott.com
Mario J. Hanyon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpre03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Thomas Song	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC pawb@fedphe.com

TOTAL: 9